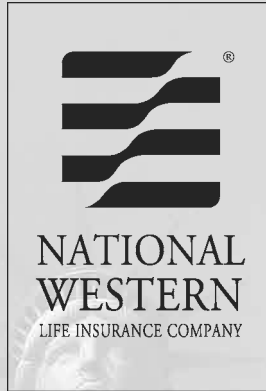


# EXHIBIT A



*National Western Life  
Insurance Company's  
Privacy Policy*

SP-8253(Rev.3/02)

Privacy Policy

*National Western Life values its relationship with you. Protecting the privacy of information we have about you is of great importance to us. We want you to understand how we protect the confidentiality and security of that information as well as how and why we use and disclose it.*

*This notice is being sent to you as required by federal and state law. Since National Western Life does not share any information we collect about you (except as provided in this brochure), this notice requires no action on your part.*

## INFORMATION WE COLLECT

The information we collect about you will vary depending on the type of product or service you seek or purchase, and may include the following:

- Information provided by you on your application, other forms or elsewhere, such as assets and income, and other identifying information such as your name, address, age, phone number and social security number.
- Information about your transactions with us such as your policy coverage, premium, your balance(s), and payment history.
- Information that we receive about you from a consumer reporting agency, which may include your creditworthiness and credit history.
- If necessary to underwrite your application, health information, including your health history and status.

The procedures for accessing and correcting information in your file are available upon request.

## INFORMATION WE DISCLOSE

National Western Life does not disclose nonpublic personal information about you to anyone except as is necessary in order to provide our products or services to you or as required or permitted by law or as authorized by you.

## CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## ANNUAL NOTIFICATION

National Western Life will notify customers of our Privacy Policy annually. National Western Life's Privacy Policy is subject to change at any time. Customers will be notified of any changes at least annually.



## **NATIONAL WESTERN LIFE INSURANCE COMPANY INTERNET PRIVACY POLICY**

### **Our Commitment to Online Privacy**

National Western Life Insurance Company respects your privacy and we are committed to protecting it. Customers accessing their National Western Life Insurance policy information or submitting information on the company Web site should read this supplement to the National Western Life Insurance Company Privacy Policy to learn more about how we protect any personal information provided to us online.

### **Information Gathered By National Western Life Insurance Company**

National Western Life Insurance Company gathers personally identifiable information -- such as names, addresses, and email addresses -- when users submit it online. The personally identifiable information provided to National Western Life Insurance Company through its Web site will not be shared except as is necessary in order to provide products and services to you or as required or permitted by law or as authorized by you.

### **Contact Us**

If you would like to review or request changes to any of the personally identifiable information about you collected through the National Western Life Insurance Company Web site, you may send your request to Policy Owner Services, National Western Life Insurance Company, 850 East Anderson Lane, Austin, TX 78752.

### **Effective Date**

This policy is effective as of August 3, 2004. We reserve the right to change this policy at any time. Changes to the policy will be posted on this page and will be effective as of the date posted.